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This application is a continuation-in-part of U.S. Patent Application Serial No. 09/205,416,
filed December 2, 1998, entitled "Electronic Payment System Employing Limited-Use Account
Number," which is incorporated herein by reference.

REMARKS

The amendment made herein has been presented to provide the correct filing date for the patent application to which the present application claims priority. Attached hereto is a marked-up version of the changes made to the previous version of the specification by this amendment. The attached page is captioned "VERSION WITH MARKINGS TO SHOW CHANGE MADE."

Dated this 5th day of September, 2001.

Respectfully submitted,

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VERSION WITH MARKINGS TO SHOW CHANGE MADE

In the specification:

At page 2, line 4, "2001" has been replaced with --1998--.

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